Case 18-23451 Doc 1 Filed 08/20/18 Entered 08/20/18 12:09:10 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Willie	
	identification (for example,	First name	First name
	your driver's license or	Jarmar Middle name	Middle name
	passport).	Boyd	Wildle Halle
	Bring your picture identification to your meeting	Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>7827</u>	xxx - xx
	number or federal Individual Taxpayer	OR	OR
	Identification number	9 xx - xx	9 xx - xx

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Document Boyd Willie Jarmar Debtor 1 Case Number (if known) Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any business names or EINs.	I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2947 Peachtree Ave Number Street	Number Street
		Sauk Village IL 60411 City State ZIP Code COOK	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Willie Jarmar Document Boyd Last Name

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Pa	Tell the Court About You	ır Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		•	•		required by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.		
	are choosing to file	■ Chap	oter 7					
	under	☐ Chap	oter 11					
		☐ Chap	oter 12					
		☐ Chap	oter 13					
8.	How you will pay the fee	local your subn	vill pay the entire fee when I file my petition. Please check with the clerk's office in your cal court for more details about how you may pay. Typically, if you are paying the fee urself, you may pay with cash, cashier's check, or money order. If your attorney is bmitting your payment on your behalf, your attorney may pay with a credit card or check th a pre-printed address.					
			I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		By la less pay t	w, a judge may, than 150% of the the fee in installn	but is not require e official poverty li nents). If you cho	d to, wai ine that a ose this o	est this option only if you are filing for Chapter 7. we your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the <i>Application to Have the</i> BB) and file it with your petition.		
9.	Have you filed for bankruptcy within the	■ No	None					
	last 8 years?	☐ Yes.	District None		_When	Case Number		
			District None		When	Case Number		
					_	MM / DD / YYYY		
			District		_When	Case Number		
						MM / DD / YYYY		
10.		■ No						
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor			Relationship to you		
	not filing this case with you, or by a business parter, or by affiliate?		District		_ When	Case Number, if known		
			Debtor			Relationship to you		
			District		_When	Case Number, if known		
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlor	d obtained an evicti	on judgme	ent against you?		
					About an E	Eviction Judgment Against You (Form 101A) and file it with		

Debtor	First Name	51 DOC Jarmar Middle Name	1 Filed 08/20 Docume Boyd	nt Page 4 of 63	/18 12:09:10 • Number (if known)	Desc Main	
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No.	Go to Part 4. Name and location of b Name of business, if any Number Street City Check the appropriate of	box to describe your business: ness (as defined in 11 U.S.C. § 101		Zip Code	
			☐ Stockbroker (as d	I Estate (as defined in 11 U.S.C. § 1 defined in 11 U.S.C. § 101(53A)) er (as defined in 11 U.S.C. § 101(6)) e	, ,		
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriation balance sidocument No. I No. I Yes. I	te deadlines. If you indicate deadlines. If you indicate, statement of operates do not exist, follow the am not filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.	the court must know whether you as ate that you are a small business detions, cash-flow statement, and fede procedure in 11 U.S.C. § 1116(1)(Boter 11. 11, but I am NOT a small business 11 and I am a small business debto	ebtor, you must attach geral income tax return of 3). debtor according to the or according to the defi	your most recent or if any of these e definition in	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	■ No.	What is the hazard? _	needed, why is it needed?			-

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

What is the hazard?				
If immediate attention is	needed, why is it neede	d?		
Where is the property?	Number Street			
	City		State	ZIP Code

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Debtor 1

Willie Jarmar

Case Number (if known) _

Part 5:

Explain Your Efforts to R

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
ou must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.

motion for waiver of credit counseling with the court.

motion for waiver of credit counseling with the court.

Last Name

Debtor 1 Willie Jarmar Document Boyd Page 6 of 63

Case Number (if known)

16.	What kind of debts do		consumer debts? Consumer debts are de primarily for a personal, family, or household				
	you have?	No. Go to line 16b. Yes. Go to line 17.					
			business debts? Business debts are debts estment or through the operation of the busine				
		No. Go to line 16c. Yes. Go to line 17.					
		_	we that are not consumer debts or business of	lebts.			
7.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution		er 7. Do you estimate that after any exempt p is are paid that funds will be available to distrit				
	to unsecured creditors?						
8.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
9.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
0.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Paı	Sign Below						
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and			
			ter 7, I am aware that I may proceed, if eligible nderstand the relief available under each chap				
			did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342(
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.			
		9	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for upd 3571.				
		/s/ Willie Jarmar Boyo		ture of Debtor 2			
		Executed on08/10/2018		ited on			

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Debtor 1	Willie	Jarmar	Boyd	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Cecil Denard Scruggs	Date	Date: 08/18	/2018
Signature of Attorney for Debtor	Bale	MM / DD / YY	YY
Cecil Denard Scruggs			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
<u> </u>			
	IL	60603	_
Number Street Chicago	IL State	60603 ZIP Code	_
Number Street	State		— eracilaw.con
Number Street Chicago City	State	ZIP Code	 eracilaw.con

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Fill in this information to identify your case:							
Debtor 1	Willie	Jarmar	Boyd				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)							
Case Number (If known)							

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1	Summarize Your Assets	
		Your assets Value of what you own
	nedule A/B: Property (Official Form 106A/B) Copy line 55, Total real estate, from Schedule A/B	\$0
1b.	Copy line 62, Total personal property, from Schedule A/B	\$ 3,765
1c.	Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 3,765
Part 2	Summarize Your Liabilities	
		Your liabilities Amount you owe
	edule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	edule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$73,130
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$32,502
Part 3	Summarize Your Liabilities	
	edule I: Your Income (Official Form 106I) py your combined monthly income from line 12 of Schedule I	\$3,108.39
	edule J: Your Expenses (Official Form 106J) py your monthly expenses from line 22c of Schedule J	\$3,375.00

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Document <u>Willi</u>e Jarmar Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records								
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes								
Your family	d of debt do you have? debts are primarily consumer debts. Consumer debts are those "incurred by an individual primer, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. debts are not primarily consumer debts. You have nothing to report on this part of the form. Crown to the court with your other schedules.	. § 159.							
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 4,125.51								
	9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Total claim From Part 4 of Schedule E/F, copy the following:								
9a. Dome	estic support obligations (Copy line 6a.)	\$_0.00							
9b. Taxes	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00							
9c. Claim	s for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00							
9d. Stude	ent loans. (Copy line 6f.)	\$_0.00							
	ations arising out of a separation agreement or divorce that you did not report as aims. (Copy line 6g.)	\$_0.00							
9f. Debts	to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00							
9g. Total.	. Add lines 9a through 9f.	\$_0.00							

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Fill in this in	formation to ider	ntify your case and this fili	ng:	0 of 63				
Debtor 1	Willie	Jarmar	Boyd					
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric	ct of _ILLINOIS					
Case Number	r		(State)				Check if this i	s an
(If known)						á	amended filin	g
<u>Official F</u>	orm 106A	<u>/B</u>						
Schedul	e A/B: Pro	operty						12/15
esponsible for ages, write yo	supplying correction name and cas	ct information. If more spa e number (if known). Answ sidence, Building, Land, or O	ce is needed, attach a separa		=	=		
Yes.	Describe							
	-	-	our entries fro Part 1, includi		>			***
you nave a	llacileu ioi Fait i	. Write that number here .						\$0.00
Part 2:	Describe Your Veh	nicles						
No. Yes. No. Yes. No. No. No. No. No. No. No. N	Describe Make: Model: Year: Approximate Milea Other information: 1997 Ford Expedi miles.	tion with over 148,000	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is comminstructions)	nly rs and another nunity property (see	the amount of a	ny secured of the of the	ns or exemptions claims on Schedu Secured by Pro Current valu portion you	ule D: perty se of the
No. Yes. Add the dol	Describe llar value of the p	oortion you own for all of yo	vessels, snowmobiles, motorcycle					\$ 1,500.00
Part 3:	Describe Your Per	sonal and Household Items						
-		or equitable interest in any	of the following items?			po Do	urrent value of ortion you own ont deduct secu exemptions	?
	d goods and furn Major appliances, for Describe	ishings urniture, linens, china, kitchenw	are					
		Furniture, linens, small applian	ices, table & chairs, bedroom set		\$1	,000	•	1 000 00

Willie

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Document P

07. Electronics			
	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music s including cell phones, cameras, media players, games		
Yes. Describe	Flat screen TV, computer, printer, music collection, cell phone \$500	\$	500.00
08. Collectibles of value Examples: Antiques and figur	ines; paintings, prints, or other artwork; books, pictures, or other art objects;		
stamp, coin, or baseball card	collections; other collections, memorabilia, collectibles		
Yes. Describe			0.00
09. Equipment for sports and	hobbies	J 4	
Examples: Sports, photograpi and kayaks; carpentry tools; r	hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		
Yes. Describe		\$	0.00
10. Firearms Examples: Pistols, rifles, shot	guns, ammunition, and related equipment	-	
Yes. Describe	Pistol, ammunition, and related equipment \$500	\$	500.00
11. Clothes Examples: Everyday clothes, No.	furs, leather coats, designer wear, shoes, accessories		
Yes. Describe	Everyday clothes, shoes, accessories \$100	\$	100.00
12. Jewelry Examples: Everyday jewelry, gold, silver No.	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	-	
Yes. Describe	Everyday jewelry, costume jewelry, watch \$100	\$	100.00
13. Non-farm animals Examples: Dogs, cats, birds, No.	horses		
Yes. Describe		\$	0.00
14. Any other personal and he No.	ousehold items you did not already list, including any health aids you did not list	Ψ	
Yes. Describe	books, CDs, DVDs & Family Photos \$50	\$	50.00
	of your entries from Part 3, including any entries for pages you have attached		52,250.00
Describe Vern Fir	per here>		
Part 4: Describe Your Fil	idilicial ASSEIS		
Do you own or have any legal	or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured or exemptions	
16. Cash Examples: Money you have in No.	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition		
Yes. Describe		\$	0.00

Willie

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Doc 1

Desc Main

First Name Middle Name

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17.	Deposits o	f money			
				ates of deposit; shares in credit unions, brokerage houses,	
	and other s	imilar institutions.	If you have multiple accounts with the	e same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	
		Docombo	Other financial account	Pre-paid debit	\$ 15.00
			a. doodin		· · · · · · · · · · · · · · · · · · ·
	_				\$ <u>15.0</u> 0
18.			oublicly traded stocks		
	Examples:	Bond funds, invest	tment accounts with brokerage firms,	, money market accounts	
	No.				
	Yes.	Describe	Institution or issuer name:		
	_				\$ 0.00
19	Non-public	ly traded stock	and interests in incorporated	and unincorporated businesses, including an interest in	· · · · · · · · · · · · · · · · · · ·
		, 0.000		and an interest in	
	No.				
	Yes.	Describe	Name of Entity and Percent of	Ownership:	
					\$ <u>0.0</u> 0
20.	Governmen	nt and corporat	e bonds and other negotiable a	and non-negotiable instruments	
	Negotiable	instruments includ	le personal checks, cashiers' checks	s, promissory notes, and money orders.	
	Non-negotia	able instruments a	re those you cannot transfer to some	eone by signing or delivering them.	
	No.				
	Yes.	Describe	Issuer name:		
	□ 100.	2000,100			\$ 0.00
21	Patiromone	or pension acc	counte		φ
41.		-		avings accounts, or other pension or profit-sharing plans	
		iiileiesis III IRA, E	1000, Neugii, 40 i(K), 403(D), INTIII Sa	avings accounts, or other pension or pront-straining plans	
	No.				
	Yes.	Describe	Type of account and Institution	name:	
			401(k) or similar plan	Employer 403B	\$Unknown
22	Security de	eposits and pre	payments		<u> </u>
-4.	=	-		y continue service or use from a company	
				y continue service or use from a company s (electric, gas, water), telecommunications	
		rigicomonio with h	anaiordo, propaid rent, public dillities	, (closulo, gas, water), telecommunications	
	No.	_	Laurence and the second		
	Yes.	Describe	Institution name or individual:		
					\$ <u> </u>
23.	Annuities (A contract for a	a periodic payment of money to	o you, either for life or for a number of years)	
	No.				
	Yes.	Describe	Issuer name and description:		
	L 163.	בפטווטכ			\$ 0.00
24	Intone - t - *		DA in an account in a sure Per-	d ADI E program or under a gualifie d -4-4- fulfiles	\$0 <u>.0</u> 0
24 .				d ABLE program, or under a qualified state tuition program.	
		§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and description	n. Separately file the records of any interests.11 U.S.C. § 521(c):	
	_				\$ <u>0.0</u> 0
25.	Trusts, equ	uitable or future	interests in property (other th	an anything listed in line 1), and rights or powers	
	No.			· · · · · · · · · · · · · · · · · · ·	
	=	5			
	Yes.	Describe			
					<u> </u>
26.			marks, trade secrets, and othe		
	Examples:	Internet domain na	ames, websites, proceeds from royal	ties and licensing agreements	
	No.				
	Yes.	Describe			
	□ 100.	D0301106			\$ 0.00
27	Liconoco 4	ranchiess and	other general intensibles		
۷1.			other general intangibles	niation holdings, liquor licenses, professional licenses	
		building permits, e	exclusive licenses, cooperative assoc	ciation holdings, liquor licenses, professional licenses	
	No.				
	Yes.	Describe			
					\$ <u>0.0</u> 0

Case 18-23451 Willie

Filed 08/20/18

Document P Doc 1

Desc Main

First Name Middle Name

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Moi	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.		s owed to you		
	No. Yes.	Describe		\$ 0.00
29.	Family sup Examples: No.	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		\$ 0.00
30.	Examples:		bwes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		\$0.00
31.	Examples:		ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe	Health, disability & term life insurance	
32.	If you are th	-	at is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	\$0.00
	Yes.	Describe		\$ 0.00
33.	_	-	us, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	
	Yes.	Describe		\$ 0.00
34.	Other cont	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights	
	Yes.	Describe		\$0.00
35.	Any financ	ial assets you d	lid not already list	
	Yes.	Describe		\$ <u>0.0</u> 0
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached	
	for Part 4. V	Vrite that numb	er here>	\$15.00
P	art 5:	Describe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	n or have any le	egal or equitable interest in any business-related property?	
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts i	receivable or co	mmissions you already earned	
	Yes.	Describe		\$0.00

Willie Debtor 1

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| Boyd | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 of 5 3 umber (if known) | Page 14 umber (if know Case 18-23451 Doc 1 Desc Main 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No.

0.00

\$0.00

Yes.

Describe.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

Case 18-23451

Doc 1

Willie

First Name

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Document Page 15 of 63 yumber (if known) Desc Main

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Ab	ove	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$ <u>0.0</u> 0
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 1,500.00	
57. Part 3: Total personal and household items, line 15	\$ 2,250.00	
58. Part 4: Total financial assets, line 36	\$ 15.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 3,765.00	\$ 3,765.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$3,765.00

Record # 758068 Official Form 106A/B Schedule A/B: Property Page 6 of 6

Fill in this information to identify your case:						
Debtor 1	Willie	Jarmar	Boyd			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the: <u>NORTHERN</u> District of _	ILLINOIS(State)			
Case Number	r		_			
(If known)						

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt			
Which set of exc	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
_				
For any property	y you list on Schedule A/B that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	1997 Ford Expedition with over 148,000 miles.	\$1,500	\$_2,400	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$1,000	\$ _ 1,000	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$500	\$_ 500	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Pistol, ammunition, and related equipment	\$_500	\$ <u>500</u>	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	10		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 758068	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

First Name

Willie Jarmar Dogument

Page 17 of 63 Number (if known)

Debtor 1

Middle Name

Last Name

P	art 2: Additi	ional Page			
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Everyday clothes, shoes, accessories	\$_100	\$_100	735 ILCS 5/12-1001(a),(e)
	Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Everyday jewelry, costume jewelry, watch	\$ <u>100</u>	\$_100	735 ILCS 5/12-1001(a),(e)
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	Brief description:	books, CDs, DVDs & Family Photos	\$_ 50	\$_50	735 ILCS 5/12-1001(a)
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Other financial account, Pre-paid debit , 15.00	\$_ 15	\$ <u>15</u>	735 ILCS 5/12-1001(b)
	Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
	Brief description:	401(k) or similar plan, Employer 403B	\$Unknown		735 ILCS 5/12-1006
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
3	Are you claimin	g a homestead exemption of more	than \$160,375?		
	(Subject to adjus	stment on 4/01/19 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
ı	No.				
[Yes. Did you	acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	
	□No				
	☐ Yes.				
Of	ficial Form 106C	Record # 758068	Schedule C: The	Property You Claim as Exempt	Page 2 of 2

Fi	ll in this in	Caso 19 formation to ident		Filad 09/20/19		d 08/20/18 of 63	3 12:09:10	Desc Main	
D	ebtor 1	Willie	Jarmar	Boyd		01 00			
D	ebtor 2	First Name	Middle Name	Last Name					
(S	pouse, if filing)	First Name	Middle Name	Last Name					
С	nited States ase Number		the : <u>NORTHERN</u> District of _	ILLINOIS (State)				Check if this	
		orm 106D D: Credito	rs Who Have Claim	s Secured by	Property				12/15
infori addit	mation. If r ional page	nore space is needs, write your name	possible. If two married people ded, copy the Additional Page e and case number (if known). s secured by your property?	, fill it out, number the e				пу	
[_	eck this box and so	ubmit this form to the court with nation below.	your other schedules. Y	ou have nothir	ng else to report	on this form.		
Pa	art 1:	List All Secured Cla	ims						
	for each cl	aim. If more than	creditor has more than one sections one creditor has a particular cla claims in alphabetical order acc	nim, list the other creditor	s in Part 2.		Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any

		Caco 19 1		c 1 Filad 09/20/19	Entered 08		2:09:10	Desc Main	
Fi	ll in this in	formation to identif	y your case:		9 of 6	53			
D	ebtor 1	Willie	Jarmar	Boyd					
		First Name	Middle Name	Last Name					
D	ebtor 2			······································					
(S	pouse, if filing)	First Name	Middle Name	Last Name					
U	nited States	Bankruptcy Court for th	ne : <u>NORTHERN</u>	District of <u>ILLINOIS</u>					
C	aca Numbar			(State)				Check if	this is an
	ase Number f known)							amende	d filing
∩ff	icial F	orm 106E/F	-						J
<u> </u>	iciai i v	<u> </u>	-						40/4/
				<u>ve Unsecured Claims</u>					12/1
List t	he other pa	arty to any executo	ry contracts or une	for creditors with PRIORITY claims expired leases that could result in a	claim. Also list exe	cutory contra	icts on <i>Schedul</i>	le	
				e G: Executory Contracts and Unex in Schedule D: Creditors Who Have				de any	
need	ed, copy th	ne Part you need, fil	ll it out, number the	e entries in the boxes on the left. At					
op o			•	e number (if known).					
Pa	art 1:	ist All of Your PRIOL	RITY Unsecured Cla	ims					
1. [Oo any cred	ditors have priority	unsecured claims	against you?					
	No. Go	to Part 2.							
	Yes.								
2. L	ist all of y	our priority unsecu	red claims. If a cre	ditor has more than one priority unse	cured claim, list the	creditor separ	ately for each cl	aim. For	
				a claim has both priority and nonprior	-		=	<u>-</u>	
	-		•	claims in alphabetical order according	-	-		· ·	
			ŭ	Part 1. If more than one creditor hold instructions for this form in the instruc-	•	, list the other	creditors in Part	J.	
Ì	,	3,	,		··· ,		Total claim	Priority	Nonpriority
	7 ::	2050			2400		÷ 25 000 00	amount	amount
2.1	Illinois E			Last 4 digits of account number _	3100		\$ 35,998.00	\$ 35,998.00	\$ <u>0.00</u>
	509 S 6			When was the debt incurred?	2004-2017	_			
	Number	Street	_						
				As of the date you file, the claim is	s: Check all that apply	·.			
	0			Contingent					
	Springfi	eld	IL 62701	Unliquidated					
	City Who owes	the debt? Check one	State Zip Code	Disputed					
	Debtor '	1 only							
	Debtor 2	2 only		Type of PRIORITY unsecured claim	m:				
	Debtor '	1 and Debtor 2 only		Domestic support obligations					
	At least	one of the debtors and	l another	Taxes and certain other debts you	owe the government				
	_	if this claim relates t	оа	Пан и п					
		unity debt n subject to offest?		Claims for death or personal injury	y while you were				
	No	ii aubject to onest?		intoxicated Other Specific					
	Yes			Other. Specify					

Debtor 1	Willie	Jarmar	Pogument P	age 20 of 63	er (if known)	COO Main	
	First Name	Middle Name	Last Name		, <u> </u>		_
Part	1 Your PRIORIT	TY Unsecured Claims - Conti	nuation Page				
After lis	ting any entries or	n this page, number them b	peginning with 2.3, followed by 2.4, an	nd so forth.	Total claim	Priority amount	Nonpriority amount
2.2	Illinois DCFS		Last 4 digits of account number _	3100	\$ _37,132.00	\$ <u>37,132.00</u>	\$ <u>0.00</u>
	Creditor's Name 509 S 6Th St Number Street	et	When was the debt incurred?	2004-2017			
	Springfield City ho owes the debt? (IL 62701 State Zip Code	As of the date you file, the claim is Contingent Unliquidated Disputed	: Check all that apply.			
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the d	debtors and another	Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts you				
ls	Check if this claim community debt the claim subject to No Yes		Claims for death or personal injury intoxicated Other. Specify	while you were			
Part	List All of Y	our NONPRIORITY Unsecure	ed Claims				
	-	e nonpriority unsecured classifiers to report in this part. S	aims against you? ubmit this form to the court with your o	ther schedules.			
non incl	priority unsecured uded in Part 1. If m	claim, list the creditor separ	the alphabetical order of the creditor rately for each claim. For each claim lis a particular claim, list the other credito	ted, identify what type of c	claim it is. Do not list claim	s already	Tabel alaka
4.1	Advocate Medical	Group	Last 4 digits of account number _				Total claim \$_100.00
	Creditor's Name 75 Remittance Dr., Number Street		When was the debt incurred?	2018			
	Chicago City no owes the debt? (IL 60675 State Zip Code Check one.	As of the date you file, the claim is Contingent Unliquidated Disputed	: Check all that apply.			
	Debtor 2 only Debtor 1 and Debtor At least one of the delignment of the delignment of the delignment of the claim community debt the claim subject to	debtors and another	Type of NONPRIORITY unsecured Student loans. Obligations arising out of a separat that you did not report as priority class. Debts to pension or profit-sharing p	ion agreement or divorce aims			
	No Yes	o onest:	Other. Specify Medical/Dental	Services			

Debtor 1 Willie Jarmar Document Page 21 of 63 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	AT&T	Last 4 digits of account number	\$ 300.00
	Creditor's Name	<u> </u>	
	208 S Akard St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Dallas TX 75202	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	bests to pension of profitesharing plans, and other similar desis	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes	Other: Specify	
40	Blue Cross Blue Sheild	Last 4 digits of account number	\$ 100.00
4.3	Creditor's Name	Last 4 digits of account number	Ψσσ.σσ
	300 East Randolph	When was the debt incurred? 2016	
	Number Street		
	Number Sileet		
		As of the date you file, the claim is: Check all that apply.	
	Chicago II COCO4	Contingent	
	Chicago IL 60601	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	=	Turns of NONDDIODITY unassessed alsies	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	∐Yes	Augus	
4.4	Capitalone	Last 4 digits of account number NULL	\$ <u>676.00</u>
	Creditor's Name	When was the debt incurred? 2015-2017	
	15000 Capital One Dr	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23238	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Li Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?	-	
	No	Other. Specify Credit Card or Credit Use	

Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1 Willie Jarmar Document Page 22 of 63 Case Number (if known)

After listing any entr	ies on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5 City of Chica	go Bureau Parking	Last 4 digits of account number	\$ 244.00
Creditor's Name			
121 N. LaSa	lle St	When was the debt incurred?	
Number	Street		
Room 107		As of the date you file the claim is. Check all that apply	
10011101		As of the date you file, the claim is: Check all that apply.	
Chicago	IL 60602	Contingent	
City	State Zip Code	Unliquidated	
	lebt? Check one.	Disputed	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and		Student loans.	
=	of the debtors and another	Obligations arising out of a separation agreement or divorce	
=			
ш	s claim relates to a	that you did not report as priority claims	
community Is the claim sub		Debts to pension or profit-sharing plans, and other similar debts	
No	Ject to onest!	■	
=		Other. Specify Debt Owed	
Yes		2427	A 600 00
4.6 Comcast		Last 4 digits of account number 3437	\$ <u>688.00</u>
Creditor's Name	. 04	When was the debt incurred? 2017-2017	
800 Sw 39Th		When was the debt incurred?	
Number	Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Renton	WA 98057	Unliquidated	
City	State Zip Code	Disputed	
_	debt? Check one.		
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and	Debtor 2 only	Student loans.	
At least one of	of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this	s claim relates to a	that you did not report as priority claims	
community		Debts to pension or profit-sharing plans, and other similar debts	
Is the claim sub	eject to offest?		
No		Other. Specify Collecting for Creditor	
Yes			
4.7 Cook County	Accounting Dept	Last 4 digits of account number	\$ 468.00
Creditor's Name			
50 W Washir	ngton St Room 1005	When was the debt incurred?	
Number	Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Chicago	IL 60602		
City	State Zip Code	Unliquidated	
	debt? Check one.	Disputed	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
= '	Debtor 2 only	Student loans.	
=	•	Obligations arising out of a separation agreement or divorce	
=	of the debtors and another		
	s claim relates to a	that you did not report as priority claims	
community Is the claim sub		Debts to pension or profit-sharing plans, and other similar debts	
No	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	—	
Tyes		Other. Specify Fines	

Debtor 1 Willie Jarmar Document Page 23 of 63 Case Number (if known)

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
4.8	Credit ONE BANK N.A.	Last 4 digits of account number	2182	\$ _741.00
	Creditor's Name			
	2365 Northside Dr Ste 30	When was the debt incurred?	2017-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	Chook all that apply.	
	San Diego CA 92108			
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	=	that you did not report as priority clai		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pla		
	Is the claim subject to offest?	bests to pension or prone-sharing pie	and other similar debts	
	No	Other. Specify Unknown Credit	Extension	
	Yes	Other. Specify Officiowin Credit	LAKERSION	
-	Credit ONE BANK NA	l act 4 diates of account mountain	NULL	\$ 0.00
4.9	·	Last 4 digits of account number		3 0.00
	Creditor's Name Po Box 98875	When was the debt incurred?	2015-2017	
		when was the dept incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Las Vegas NV 89193	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	☐		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	faim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	ims	
	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or C	Credit Use	
	Yes	_		
4.10	Creditbox	Last 4 digits of account number		\$ 400.00
	Creditor's Name			
	2400 East Devon Ave Ste 300	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
			Check all that apply.	
	Des Plaines IL 60018	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	=	that you did not report as priority clai		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pla		
	Is the claim subject to offest?	Debts to pension or profit-snaring pla	ans, and other similar debts	
	No	Demonstration		
	Ves	Other. Specify Personal Loan		

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After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
4.11	Fingerhut Direct Mrkting	Last 4 digits of account number	4700	\$ 2,194.00
	Creditor's Name			
	16 Mcleland Rd	When was the debt incurred?	2017-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Saint Cloud MN 56303	Unliquidated		
١.	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	ms	
١.	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	s the claim subject to offest?	_		
	No	Other. Specify Unknown Credit	Extension	
	Yes			
4.12	First Premier BANK	Last 4 digits of account number	NULL	\$ <u>431.00</u>
	Creditor's Name		2016-2016	
	601 S Minnesota Ave	When was the debt incurred?	2010-2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Sioux Falls SD 57104	Unliquidated		
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed		
`		— .		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	aim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	-	
	Check if this claim relates to a	that you did not report as priority clai		
Ι.	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	s the claim subject to offest?			
	■ No	Other. Specify Credit Card or C	redit Use	
	Yes			4 1 107 00
4.13	Franciscan Alliance	Last 4 digits of account number		\$ <u>1,127.00</u>
	Creditor's Name 28044 Network Place	When was the debt incurred?		
		when was the dept incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	01:	Contingent		
	Chicago IL 60673	Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans.	MIIII.	
	=	Obligations arising out of a separation	on agreement or divorce	
	At least one of the debtors and another		-	
	Check if this claim relates to a community debt	that you did not report as priority clai Debts to pension or profit-sharing pla		
	s the claim subject to offest?	Debits to pension or profit-snaring pla	and other similar debts	
i	No	Other. Specify Medical Debt		
	Ves	Other. Specifyividucal Debt		

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After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	1 0		
4.14	Ginnys	Last 4 digits of account number NULL	\$ <u>512.00</u>
	Creditor's Name	When was the debt incurred? 2016-2017	
	1112 7Th Ave	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Monroe WI 53566	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.15	Honor Finance	Last 4 digits of account number 0401	\$ <u>7,044.00</u>
	Creditor's Name	2045.00.45	
	909 Davis St Ste 260	When was the debt incurred? 2015-06-15	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Evanston IL 60201	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.16	IGS Energy	Last 4 digits of account number 6814	\$ _165.00
1.10	Creditor's Name		
	3240 Henderson Rd	When was the debt incurred? 2014-2014	
	Number Street		
		A a of the plate was file the plaint in Obertal all that and b	
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43220	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Collecting for Credite-	
	\blacksquare	Other. Specify Collecting for Creditor	
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims -	Continuation Page	
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17 Jefferson Capital Systems	Last 4 digits of account number	\$ <u>1,926.00</u>
Creditor's Name		
16 McLeland Road	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Ot Olavel MM F0000	Contingent	
St. Cloud MN 56303	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify	
Yes		
4.18 Montgomery WARD	Last 4 digits of account number NULL	\$ <u>582.00</u>
Creditor's Name	When was the debt incurred? 2016-2017	
1112 7Th Ave	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Managa MI FOECC	Contingent	
Monroe WI 53566	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Credit Card or Credit Use	
Yes		
4.19 Nicor Gas	Last 4 digits of account number	\$ <u>1,105.00</u>
Creditor's Name	When were the debt become do	
PO Box 549	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Aurora II 60507	Contingent	
Aurora IL 60507 City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes	_	

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After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so for	th.	Total Claim
4.20	Public Storage	Last 4 digits of account number7268		\$ <u>170.00</u>
	Creditor's Name	2017	-2017	
	7525 W Campus Rd	When was the debt incurred?	-2011	
	Number Street			
		As of the date you file, the claim is: Check al	I that apply.	
		Contingent		
	New Albany OH 43054	Unliquidated		
Ι.	City State Zip Code	Disputed		
	Who owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agreen	nent or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and	other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Collecting for Creditor		
	Yes			
4.21	Rent-A-Center	Last 4 digits of account number	<u> </u>	\$ <u>800.00</u>
	Creditor's Name			
	8548 S. Cottage Grove Ave.	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check al	Il that apply.	
		Contingent	,	
	Chicago IL 60619	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agreen	nent or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
'	community debt	Debts to pension or profit-sharing plans, and	other similar debts	
	ls the claim subject to offest?			
	No	Other. Specify		
	Yes	_		
4.22	Seventh Avenue	Last 4 digits of account number NULL		\$ <u>579.00</u>
	Creditor's Name			
	1112 7Th Ave	When was the debt incurred?	-2017 	
	Number Street			
		As of the date you file, the claim is: Check al	Il that apply.	
		Contingent		
	Monroe WI 53566	Unliquidated		
	City State Zip Code			
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agreen	nent or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
'	community debt	Debts to pension or profit-sharing plans, and	other similar debts	
	ls the claim subject to offest?			
	No	Other. Specify Credit Card or Credit Us	e	
	Yes	,		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Specialty Physicians \$ 20.00 Last 4 digits of account number Creditor's Name 38132 Eagle Way When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60678 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes T-Mobile USA 0316 \$ 3,201.00 Last 4 digits of account number 4.24 Creditor's Name 2017-2017 800 Sw 39Th St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Renton WA 98057 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Collecting for Creditor Yes Tempoe LLC \$ 1,096.00 2385 Last 4 digits of account number 4.25 Creditor's Name 2017-2017 When was the debt incurred? 2653 W Oxford Loop As of the date you file, the claim is: Check all that apply. Contingent Oxford MS 38655 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Collecting for Creditor Yes

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After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, an	nd so forth.	Total Claim
4.26	Tempoe LLC	Last 4 digits of account number	2384	\$ <u>1,333.00</u>
	Creditor's Name		0047 0047	
	2653 W Oxford Loop	When was the debt incurred?	2017-2017	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Oxford MS 38655	Unliquidated		
	City State Zip Code			
\ \ \	Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
L	Debtor 1 and Debtor 2 only	Student loans.		
[At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
[Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
!	s the claim subject to offest?			
!	No	Other. Specify Collecting for C	creditor	
	Yes			
4.27	Tmobile	Last 4 digits of account number	1303	\$ <u>1,510.00</u>
	Creditor's Name		0044 0044	
	8014 Bayberry Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	onosit dii dide depery.	
	Jacksonville FL 32256	= '		
	City State Zip Code	Unliquidated		
\ \ \	Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans.		
İ	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
l i	=	that you did not report as priority cla	-	
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
1	s the claim subject to offest?	Beste to periodic or profit straining p	and, and other eliminar debte	
	No	Other. Specify Collecting for C	creditor	
Ī	Yes	Other: Specify		
4.28	Tmobile	Last 4 digits of account number	3420	\$ <u>2,780.00</u>
	Creditor's Name	_		
	8014 Bayberry Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Jacksonville FL 32256	= '		
	City State Zip Code	Unliquidated		
\ \ \	Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
[Debtor 1 and Debtor 2 only	Student loans.		
[At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cla	aims	
'	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
<u> </u>	s the claim subject to offest?			
	No	Other. Specify Collecting for C	Creditor	
	Yes	_		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Village of Olympia Fields \$ 100.00 Last 4 digits of account number Creditor's Name 20701 Governors Highway When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Olympia Fields 60461 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Fines Yes Webbank/Fingerhut Last 4 digits of account number NULL \$ 1,926.00 4.30 Creditor's Name 2015-2017 6250 Ridgewood Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Cloud 56303 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes World Finance Corporat **\$** 184.00 2901 Last 4 digits of account number 4.31 Creditor's Name 2016-2017 When was the debt incurred? 108 Frederick St As of the date you file, the claim is: Check all that apply. Contingent Greenville SC 29607 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _ Yes

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List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy example, if a collection agency is trying to collect from you for a debt you 2, then list the collection agency here. Similarly, if you have more than one additional creditors here. If you do not have additional persons to be notif	owe to someone else, list the origina e creditor for any of the debts that yo	l creditor in Parts 1 or u listed in Parts 1 or 2, list the
Linebarger Goggan Blair &, Bankruptcy Dept.	On which entry in Part 1 or Part 2 I	ist the original creditor?
Name PO Box 06140	Line 5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60606 City State Zip Code	Last 4 digits of account number _	
Penn Credit Corporation, Bankruptcy Dept.	On which entry in Part 1 or Part 2 I	ist the original creditor?
Name PO Box 988	Line 7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Harrisburg PA 17108-098	Last 4 digits of account number _	
City State Zip Code MiraMed Revenue Group LLC, Bankruptcy Dept.		
Name	On which entry in Part 1 or Part 2 I	_
991 Oak Creek Dr.	Line13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Lombard IL 60148	Last 4 digits of account number _	<u></u>
City State Zip Code		
Clerk, Sixth Mun Div, 18M6005901	On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 16501 S. Kedzie	Line17 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Markham IL 60426 City State Zip Code	Last 4 digits of account number _	
Fenton & McGarvey Law Firm, PSC, Bankruptcy Dept.	On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 2401 Stanley Gault Pkwy	Line 17 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Louisville KY 40223	Last 4 digits of account number _	
City State Zip Code		
Harris & Harris, LTD, Bankruptcy Dept.	On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 111 W Jackson Blvd	Line 19 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street Suite 400		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60604	Loot A digita of account	
City State Zip Code	Last 4 digits of account number _	

Doc 1 Filed 08/20/18 Entered 08/20/18 12:09:10 Desc Main Case 18-23451 Page 32 of 63 Case Number (if known) **Document** Willie Jarmar Debtor 1 Last Name Fenton Law Firm, PSC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name 2401 Stanley Gault Pkwy Line 30 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number Louisville KY 40223 Last 4 digits of account number ____ NULL ___ City State Zip Code

Debtor 1 Willie

Jarmar

Add the Amounts for Each Type of Unsecured Claim

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	ounts of certain types of unsecured claims. This information is for stounts for each type of unsecured claim.	tatistical re	eporting purposes only. 28 U.S.C. § 159.
			Total claim
Total claims	6a. Domestic support obligations	6a.	\$73,130.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$73,130.00
			Total claim
Total claims	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$32,502.00

6j. Total. Add lines 6f through 6i.

32,502.00

Fill	l in this in	Caso 19 formation to ident	22451 Doc 1	-ilod 09/20/19	Entered 08/20/18 12:09:10 4 of 63	Desc Main
			**		4 01 03	
De	ebtor 1	Willie First Name	Jarmar Middle Name	Boyd Last Name		
De	ebtor 2	- I I St Name	WINDLE NAME	Lastivanie		
(Sp	ouse, if filing)	First Name	Middle Name	Last Name		
			the : <u>NORTHERN</u> District of	ILLINOIS (State)		Check if this is an
	se Number known)					amended filing
Offi	cial Fo	orm 106G				-
			ory Contracts and	Unevnired Less	200	12/1
Be as Inform addition 1. D	complete nation. If n onal pages o you hav No. Ch Yes. Fill	and accurate as p nore space is need s, write your name e any executory of eck this box and so in all of the inform	cossible. If two married peopleded, copy the additional page and case number (if known) contracts or unexpired leases ubmit this form to the court with nation below even if the contracts	e are filing together, both s, fill it out, number the end ? n your other schedules. You	are equally responsible for supplying correct tries, and attach it to this page. On the top of a u have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B)	
ех		nt, vehicle lease,			Then state what each contract or lease is for (f action booklet for more examples of executory co	
ı	Person or	company with wh	om you have the contract or	lease	State what the contract or lease	e is for
2.1						
	Name					
	Number	Street				
	City		State Zip	Code		
2.2						
	Name					
	Number	Street				
	City		State Zip	Code		
2.3						
	Name					
	Number	Street				
	City		State Zip	Code		
2.4						
	Name					
	Number	Street				
	City		State Zip	Code		
2.5						
	Name					
	Number	Street				
	City		State Zip	Code		

Fill in this in	formation to ide	entify your case:	
Debtor 1	Willie	Jarmar	Boyd
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	for the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.											
1. [1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)										
	No.										
	Ye	Yes									
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include										
'	Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)										
	No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?										
L	֓֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	No									
		Yes. Inwhich community state or territory did you live?			. Fill in the name and current address of that person.						
											
		Name of your spouse, former spouse or I	legal equivalent								
		Number Street									
		City	State	Zip Code							
			• •		pouse is filing with you. List the person						
		=		-	re you have listed the creditor on cial Form 106G). Use Schedule D,						
		lule E/F, or Schedule G to fill ou		0.00.00.00.00.00							
	Colu	umn 1: Your codebtor		Column 2: The creditor to whom you owe the debt							
					Check all schedules that apply:						
3.1					Schedule D, line						
	Nan	ne			Schedule E/F, line						
	Nur	mber Street			Schedule G, line						
	City	<i>I</i>	State	Zip Code	_						
3.2					Schedule D, line						
	Nan	ne			Schedule E/F, line						
	Nur	mber Street			Schedule G, line						
	City	<i>I</i>	State	Zip Code	_						
3.3					Schedule D, line						
	Nan	ne			Schedule E/F, line						
	Nur	mber Street			Schedule G, line						
	City	/	State	Zip Code							

			Document	<u> Pade 36</u> 01 03
Fill in this ir	formation to iden	tify your case:		
Debtor 1	Willie First Name	Jarmar Middle Name	Boyd Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
Case Numbe		the : <u>NORTHERN DISTRICT C</u>	PF ILLINOIS	Check if this is:
(If known)				An amended filing A supplement showing post-petition chapter 13 income as of the following date:
Official F	orm 106I			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	Part 1: Describe Employment										
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse						
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed						
	Include part-time, seasonal, or self-employed work.	Occupation	Production								
	Occupation may Include student or homemaker, if it applies.	Employers name Employers address	Ford Motor Comp	•							
			Dearborn, MI 4812		,						
		How long employed there?	Since 1/1/2015								
Pa	Part 2: Give Details About Monthly Income										
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.										
				For Debtor 1	For Debtor 2 or non-filing spouse						
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$4,125.51	\$0.00						
3.	Estimate and list monthly overti	Estimate and list monthly overtime pay.			\$0.00						
4.	Calculate gross income. Add line 2 + line 3.			\$4,125.51	\$0.00						

 Official Form 106I
 Record # 758068
 Schedule I: Your Income
 Page 1 of 2

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Document Willie Jarmar Debtor 1 Case Number (if known) First Name Last Name

				For Debtor 1		Debtor 2 or filing spouse		
	Copy	line 4 here	4.	\$4,125.51		\$0.00		
5. L		payroll deductions:	_					
		ax, Medicare, and Social Security deductions	5a. 	\$724.92		\$0.00		
		landatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
		oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$0.00		\$0.00		
		Omestic support obligations	5f. 	\$216.71		\$0.00		
	_	Inion dues	5g. —	\$75.49		\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
		payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,017.12	_	\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,108.39		\$0.00		
8. Li		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	•	Specify:						
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,108.39 +		\$0.00	: Г	\$3,108.39
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	70,1000		40.00		+0,100.00
11.	Incluother Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen				11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•			_ 12 [\$3,108.39
12		that amount on the Summary of Schedules and Statistical Summary of Ce		s and Related Data, if i	applies		12.	φυ, 100.39
13.	x I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	ır					

1-111-1111(1)	is information to identify	your case:				
Debtor 1 Debtor 2 (Spouse, if file		Jarmar Middle Name Middle Name e: NORTHERN DISTRICT OF	Boyd Last Name Last Name	·	•	t-petition chapter 13 date:
Case Nur		e: <u>NORTHERN DISTRICT OI</u>	- ILLINOIS		YYYY	
(If known)				A separate	e filing for Debtor	2 because Debtor 2
<u>Official</u>	Form 106J				a separate house	
Sched	ule J: Your E	xpenses				12/15
-				re equally responsible for supply es, write your name and case nu	=	
Part 1:	Describe Your Househ	old				
X N	No.	n a separate household? must file a separate Schedule	e J.			
-	ou have dependents? ot list Debtor 1 and	No X Yes Fill out:	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debt		100:1 ::: 001	lent	Son	18	X No
Do none	ot state the dependents' es.			Son	17	Yes X No Yes
				Daughter	2	X No Yes
				Daughter	2	No X Yes X No
expe	our expenses include inses of people other that self and your dependent					Yes Yes
Part 2:	Estimate Your Ongoing					
expenses a	as of a date after the barable date.	nkruptcy is filed. If this is a	supplemental <i>Schedule J</i> , c	as a supplement in a Chapter 13 theck the box at the top of the for	-	
1		n-cash government assistar ded it on <i>Schedule I: Your I</i>	=			Your expenses
any i	rental or home ownersh rent for the ground or lot. t included in line 4:	ip expenses for your reside	nce. Include first mortgage	payments and	4.	\$1,250.00
4a.	Real estate taxes				4a.	\$0.00
4b.	Property, homeowner's,	or renter's insurance			4b.	\$0.00
4c.	•	pair, and upkeep expenses			4c.	\$50.00
4d.	Homeowner's association	on or condominium dues			4d.	\$0.00

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Willie Jarmar Debtor 1

Middle Name

First Name

Last Name

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Case Number (if known) _

			Your expenses	
5.	Additional Mortgage payments for your residence, such as home equity loans	- 5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$250.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$330.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$600.00
8.	Childcare and children's education costs	8.		\$150.00
9.	Clothing, laundry, and dry cleaning	9.		\$85.00
10.	Personal care products and services	10.		\$50.00
11.	Medical and dental expenses	11.		\$50.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$430.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$45.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$80.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 758068 Schedule J: Your Expenses Willie Jarmar Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$3,375.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,108.39 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,375.00 23b. Copy your monthly expenses from line 22 above. 23b.--\$266.61 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

 Official Form 106J
 Record #
 758068
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this information to identify your case:				
Debtor 1	Willie	Jarmar	Boyd	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NO	T an attorney to help you fill out bankruptcy forms?	
No	,	
Yes. Name of Person	Attach <i>Bankruptcy Pe</i> Signature (Official Fo	etition Preparer's Notice, Declaration, and orm 119).
under penalty of perjury, I declare that I have re correct.	ad the summary and schedules filed with this declaration and that	t they are true and
AA	44	
/s/ Willie Jarmar Boyd Signature of Debtor 1	Signature of Debtor 2	-
Date 08/10/2018	Data	
MM / DD / YYYY	Date MM / DD / YYYY	

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			OCUITCH	T UUC TZ C
Fill in this in	formation to identi	fy your case:		
Debtor 1	Willie	Jarmar	Boyd	
	First Name	Middle Name	Last Name	
Debtor 2	-	· · · · · · · · · · · · · · · · · · ·		
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	г			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.								
P	Give Details About Your Marital Status and Where Yo	u Lived Before						
01.	01. What is your current marital status?							
	Married							
	Not married							
02	During the last 3 years, have you lived anywhere other that	n where you live now	?					
	No.Yes. List all of the places you lived in the last 3 years. Do	not include where ve	u livo nov					
	Tes. List all of the places you lived in the last 3 years. Do	Thot include where yo	u iive now.					
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2				
0.3	MACAL: Abo Lock O comme did con comme disconnection with	lived there	2 (0	lived there				
	Within the last 8 years, did you ever live with a spouse or I property states and territories include Arizona, California, and Wisconsin.)							
	No.							
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).						
P	Explain the Sources of Your Income							

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Document Page 43 of 63 Debtor 1 Willie Jarmar Boyd Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$28,561 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$41,083 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$36,052 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Willie Jarmar Boyd Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Status of the case Nature of the case Court or agency Collection Cook C-6th Municipal Division Pending Jefferson Capital VS Willie Boyd On appeal 18M6005901 Concluded

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Boyd Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Describe the property Date Value of the property Honor Finance (see Schedule F) 2006 Buick LuCerne \$4,200 March 2018 **Explain** what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift. **List Certain Losses** 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7: 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No. Yes. Fill in the details

Willie

Debtor 1

Jarmar

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Last Name

Document Page 46 of 63 Willie Boyd Jarmar Case Number (if known) _

	Party Contact Info	Description and value of a	any property transferred	Date payr or transfe			
	Geraci Law L.L.C.				\$900.00		
	55 E. Monroe Street #3400						
	Chicago,IL 60603						
	Party Contact Info	Description and value of a	any property transferred	Date payr or transfe			
	Hananwill Credit Counseling	Credit Counseling Services		2018	\$25.00		
	115 N. Cross St.						
	Robinson, IL 62454						
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	s or to make payments to your cre	• • •	fer any property to an	yone who		
	No.						
	Yes. Fill in the details.						
	_						
	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.						
	No.	•					
	Yes. Fill in the details for each gift.						
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-page)		o a self-settled trust or s	imilar device of which	you are a		
	No.						
	Yes. Fill in the details for each gift.						
Pa	art 8: List Certain Financial Accounts, Instru	ıments, Safe Deposit Boxes, and Stor	age Units				
20	Within 1 year before you filed for bankruptcy	v. were any financial accounts or in	struments held in your n	ame, or for your bene	fit. closed.		
	sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, assoc	r other financial accounts; certifica	tes of deposit; shares in	-			
	No.						
	Yes. Fill in the details.						
		Last 4 digits of account number	Type of account or	Date account was	Last balance before		
			instrument	closed, sold, moved, or transferred	closing or transfer		
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for	securities,		
	No.						
	Yes. Fill in the details.						
		Who else had access to it?	Describe the conter	nts	Do you still		
					have it?		

Debtor 1

First Name

Middle Name

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Debtor 1	Willie	Jarmar	Boyd	Case Number (if known) _		
	First Name	Middle Name	Last Name			
22 H	ave you stored property i	n a storage unit or plac	e other than your home within	1 year before you filed for bankruptcy?		
	No.					
-						
L	Yes. Fill in the details.					
		Who	else has or had access to it?	Describe the contents	Do you still have it?	
Par	Identify Property Yo	ou Hold or Control for Sor	neone Else			
	o you hold or control any or someone.	property that someone	else owns? Include any prope	rty you borrowed from, are storing for,	or hold in trust	
	No.					
7	Yes. Fill in the details.					
_	_	When	e is the property?	Describe the property	Value	
Part	Give Details About	Environmental Informatio	on			
For th	e purpose of Part 10, the	following definitions ap	pply:			
ha ind	zardous or toxic substan cluding statutes or regula	ces, wastes, or materia tions controlling the cle cility, or property as def	l into the air, land, soil, surface eanup of these substances, was fined under any environmental	ning pollution, contamination, releases water, groundwater, or other medium, stes, or material. law, whether you now own, operate, or		
11.	or used to own, operate, t	or utilize it, including dis	sposai sites.			
	azardous material means a obstance, hazardous mate	•		waste, hazardous substance, toxic		
Repoi	rt all notices, releases, an	d proceedings that you	know about, regardless of whe	en they occurred.		
24 H	as any governmental unit	notified you that you n	nay be liable or potentially liable	e under or in violation of an environme	ntal law?	
	No.					
-	Yes. Fill in the details.					
L	Tes. Fill III the details.	Govo	rnmental unit	Environmental law, if you know it	Date of notice	
		Gove	innental unit	Liviloiiiieitai iaw, ii you kilow it	Date of notice	
25 H	ave you notified any gove	ernmental unit of any re	lease of hazardous material?			
	No.					
L	Yes. Fill in the details.	0		F	Data of water	
		Gove	rnmental unit	Environmental law, if you know it	Date of notice	
26 H	ave you been a party in a	ny judicial or administr	ative proceeding under any env	vironmental law? Include settlements a	nd orders.	
	No					
	No.					
L	Yes. Fill in the details.				2	
		Court	or agency	Nature of the case	Status of the case	
	Give Peteile About	Your Business or Connec	tions to Any Business			
Part	Give Details About	Tour Business or Connec	tions to Any Business			
27 W	ithin 4 years before you f	iled for bankruptcy, did	l you own a business or have a	ny of the following connections to any	business?	
	A sole proprietor or	self-employed in a trad	le, profession, or other activity,	either full-time or part-time		
	☐ A member of a limit	ed liability company (LI	_C) or limited liability partnersh	ip (LLP)		
	A partner in a partner		, , -	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	= '	-	-6			
	= '	or managing executive	•			
	∐An owner of at least	5% of the voting or eq	uity securities of a corporation			
_	No. None of the above a	unnline Co to Port 12				
			taila halaw far acah husinasa			
L	res. Check all that apply	y above and till in the de	tails below for each business.			

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	VACID: -	Laurana	Devel 1 or	jo	
Debtor 1	Willie	Jarmar	Boyd	Case Number (if known)	
	First Name	Middle Name	Last Name		
	hin 2 years before yo titutions, creditors, o		you give a financial statement	to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details	s.			
		Date is:	sued		
Part 12	Sign Below				
	nnection with a bank S.C. §§ 152, 1341, 15	• •		nment for up to 20 years, or both.	
X	/s/ Willie Jarmar E	Boyd	×		
	Signature of Debtor	1	Signature of	Debtor 2	
	Date 08/10/2018		Data		
	MM / DD / Y	YYY	MM /	DD / YYYY	
■ N	No 'es 'ou pay or agree to p		of Financial Affairs for Individua	als Filing for Bankruptcy (Official Form 107)?	
□ \	es. Name of person	l		Attach the Bankruptcy Petition Preparer's Notice,	
				Declaration, and Signature (Official Form	ก 119).

	Fill in this inf	Caso 19 2245 ormation to identify your		4 U8/3U	9 of 63	Desc Main	
	Debtor 1	Willie	Jarmar	Boyd			
		First Name	Middle Name	Last Name			
	Debtor 2	First Name	Middle Name	Last Name			
	(Spouse, if filing)	First Name					
	United States I	Bankruptcy Court for the : <u>N</u>	ORTHERN District of ILLING	OIS (State)			
	Case Number (If known)					Check if this is an amended filing	
						amenaea ming	
0	fficial Fo	orm 108					
St	tatemer	t of Intention	for Individuals I	Filing L	Jnder Chapter 7		12/15
-		-	er 7, you must fill out this for	orm if:			
		claims secured by your ed personal property and	the lease has not expired.				
Υo	u must file thi	s form with the court with	nin 30 days after you file yo	ur bankrup	tcy petition or by the date set for the meeting of credito	ors,	
					send copies to the creditors and lessors you list.		
	-	eople are filing together in ust sign and date the form	•	ally respons	sible for supplying correct information.		
		•		ittach a sep	arate sheet to this form. On the top of any additional pa	ages,	
wri	te your name	and case number (if know	wn).				
	Part 1:	ist Your Creditors Who Have	e Secured Claims				
1.	For any cred	-	rt 1 of Schedule D: Credito	rs Who Hav	ve Claims Secured by Property (Official Form 106D), fill	in the	
	Identify the o	reditor and the property t	that is collateral		do you intend to do with the property that res a debt?	Did you claim the property as exempt on Schedule C?	
	Creditor's				Surrender the property	☐ No	
	name:				Retain the property and redeem it	Yes	
	Description	n of			Retain the property and enter into a		
	property			_	Reaffirmation Agreement.		
	securing d	ebt:			Retain the property and [explain]:		
_						-	
	Creditor's				Surrender the property	☐ No	
	name:			— ∐	Retain the property and redeem it	Yes	
	Description	n of		Ц	Retain the property and enter into a		
	property securing d	oht:			Reaffirmation Agreement. Retain the property and [explain]:		
	Securing u	ebt.		Ц	retain the property and [explain].	-	
	Creditor's				Surrender the property	□ No	
	name:			🗆	Retain the property and redeem it	Yes	
	Description	n of			Retain the property and enter into a		
	property				Reaffirmation Agreement.		
	securing d	ebt:			Retain the property and [explain]:		
	Creditor's				Surrender the property	 ПNо	
	name:			5	Retain the property and redeem it	☐Yes	
	Description	n of			Retain the property and enter into a	□ 169	
	property	i Oi			Reaffirmation Agreement.		
	securing d	ebt:			Retain the property and [explain]:		

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

Record # 758068

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Willie

Case 18-23451

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First Name

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leas	ses (Official Form 106G).
fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease	
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No
	Yes
Description of leased	☐ fes
property:	
Lessor's name:	☐ No
	Yes
Description of leased	_ ,,,
property:	
Lessor's name:	□No
	Yes
Description of leased	
property:	
	□N-
Lessor's name:	□ No
Description of legand	□Yes
Description of leased property:	
property.	
Lessor's name:	□No
Ecosor o rigino.	
Description of leased	□Yes
property:	
Lessor's name:	□No
	Yes
Description of leased	
property:	
Lessor's name:	□ No
	Yes
Description of leased	
property:	
Part 3: Sign Below	
lader soult, of soult, and later that I have indicated up into the state of the sta	daht and any
Inder penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a personal property that is subject to an unexpired lease.	чери апо апу
retaonal property that is subject to an unexpired lease.	
★ /s/ Willie Jarmar Boyd Signature of Debtor 1 Signature of Debtor 2	_
Signature of Debtor 1 Signature of Debtor 2	
Date Date	
MM / DD / YYYY MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re				
Wi	llie Jarmar Boyd / Debtor		Case No:		
			Chapter:	Chapter 7	
	DISCLOSURE OF CO	OMPENSATION OF AT	TORNEY FOR DEF	BTOR	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 mpensation paid to me within one year before the filing of dered or to be rendered on behalf of the debtor(s) in conte	6(b), I certify that I am the f the petition in bankrupte	e attorney for the abovey, or agreed to be paid	re named debtor(s d to me, for service	ces
	For legal services, I have agreed to accept	\$900.00			
	Prior to the filing of this statement I have received	\$900.00			
	Balance Due	\$0.00			
2.	The source of the compensation paid to me was:				
	Debtor(s) Other: (specify)				
3.	The source of compensation to be paid to me is:				
4.	Debtor(s) Other: (specify) I have not agreed to share the above-disclosed com	nnongation with any other	r parson unloss that ar	ra mambara and a	ggagintag
4.	of my law firm.	iipensation with any other	person unless they ar	e members and a	ssociates
5.	I have agreed to share the above-disclosed comper of my law firm. A copy of the agreement, togethe attached. In return for the above-disclosed fee, I have agreed to re-	er with a list of the names	of the people sharing	in the compensat	
	case, including:				
	a. Analysis of the debtor's financial situation, and rea	ndering advice to the deb	tor in determining who	ether to file a peti	ition in
	bankruptcy;				
	b. Preparation and filing of any petition, schedules, st	tatements of affairs and p	lan which may be requ	uired;	
6.	By agreement with the debtor(s), the above-disclosed ference of the second of the seco	ee does not include the fo	llowing service:		
		CERTIFICATION			
	I certify that the foregoing is a complet payment to me for representation of the del		•	or	
	Date: 08/18/2018	/s/ Cecil Denard Scrug	ggs		
	Date	Signature of Attorney	· -		
		Geraci Law L.L.C.			

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Name of law firm

Case 18-23451 Geradi Lawed D8/20/1180is Entire 19/1/20/118in 2:09:10 Desc Main Headquarters: 55 E. Monroe Street, #3400 Congregal Main Research 19/1/20/118in 19/1/20/1/20/118in 19/1/20/118in 19/1/20

Date: 1/9/2018 Consultation Attorney: CDS Record #: 758-068



Retainer Agreement Chapter 7 - Pre-filing

tervices before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by	,
ebit only, a flat fee for services before filing in court of \$ 900.00 at \$ {} today,	
<pre>{</pre>	.,
ost-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will start preparing your documents as soon as	
ousign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in the pre-filing	
mount, unless you pay us for it in advance:	,
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335. Your flat fee for services after case filing is	S
\$900.00 We will present you with an agreement to repay the \$335 we will advance after filing, and for our services after filing	
nrough Discharge or case closing without discharge, (at which time our representation of you ceases) totalling $\frac{1,235.00}{1.00}$. Whether c	
ot you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. We will no	
vithdraw for non-payment if you decide not to sign a post-filing agreement, reimburse the \$335 we paid for you, or fees. We will attend you	
neeting of creditors and perform ministerial tasks, but you may have to retain someone else for anything not included in the post-filing fee read next paragraph for what is included)	;
read flext paragraph for what is included)	
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition, phone calls, emails, web messages	
rocessing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to revie	
ind sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If your case in court, all work until case closing is included except: missed section	iu n
Heretings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; all	ny.
ontested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that v	ve
lid not specifically request from you; appearance other than bankruptcy court. With "flat fee", rather than hourly, you know in advance your entire co	st
inless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property of	;e nn
recurry retailer, which may cost you more, or less than a har lee. Advance rayment Netalier, a dynamic on had lee or houry become our property copyment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees You may enter into a security	ty
etainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.	
Fermination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition	1
according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates show	n
above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days	of
eceiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund	of
inearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written not	ce
of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 date after notice of the dispute from the client, we shall submit the dispute to binding arbitration.	yo
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work, the	at
nore than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change	in
circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount	01
property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharg Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: stude	,∈. ent
oans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, det	ots
after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd education	al
course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, deland assets on my bankruptcy petition as of the date I sign it. I AGREE TO READ EVERY PAGE AND EVERY LINE OF MY PETITION BEFORE I SIGN	ots It
AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT.	
1,9,18 x 1,1,00; 28,041	
ate: 1/0/18 × Willie Boyd (Debter) × (Joint Debtor)	

_ Attorney for the Debtor(s), Representing Geraci Law L.L.C.

rev 171110

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nillie Jarmar Boyd / Debtor	Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/10/2018 /s/ Willie Jarmar Boyd

Willie Jarmar Boyd

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Willie Jarmar

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/10/2018	/s/ Willie Jarmar Boyd		
	Willie Jarmar Boyd		
Dated: 08/18/2018	/s/ Cecil Denard Scruggs		

Attorney: Cecil Denard Scruggs

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Debtor	1 Willie	Jarmar	Boyd	Case Numbe	er (if known)			
	First Name	Middle Name	Last Name					
Part	6: Answer These Question	s for Reporting Purposes						
17.	What kind of debts do you have?	16a. Are your debts pas "incurred by an incurred by	individual primaril 16b. 17. primarily busing ass or investment 16c. 17. ebts you owe that	imer debts? Consumer debts are y for a personal, family, or househouses debts? Business debts are do or through the operation of the business are not consumer debts or business.	old purpose." ebts that you incurred to obtain iness or investment.			
	Chapter 7?							
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		■Yes. I am filing un administrative ■No. □Yes.	der Chapter 7. D	o you estimate that after any exem aid that funds will be available to di	pt property is excluded and stribute to unsecured creditors?			
18.	How many creditors do	1-49		1,000-5,000	25,001-50,000			
3	you estimate that you	50-99		5,001-10,000	5 0,001-100,000			
	owe?	1 00-199		1 0,001-25,000	☐ More than 100,000			
		200-999						
3	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 millio	0	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion			
20.	How much do you	\$0-\$50,000		☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
1	estimate your liabilities	□ \$50,001-\$100,000		☐ \$10,000,001-\$50 million	■\$1,000,000,001-\$10 billion			
***************************************	to be?	\$100,001-\$500,00	0	☐ \$50,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion			
*		☐ \$500,001-\$1 millio	n	☐ \$100,000,001-\$500 million	☐ More than \$50 billion			
Dor								
Par	Sign Below							
For you		I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
	,	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
I understand making a false statement, concealing property, or obtaining money or property by fraud in connect with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.								
		enver x	1000	×				
		Signature of Debtor 2						
		(5 16					
		Executed on _ : Z	<u> </u>	18 Ex	xecuted on			
***************************************			M / DD / YYY		MM / DD / YYYY			

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Fill in this information to identify your case:					
Debtor 1	Willie	Jarmar	Boyd		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)		
Case Number (If known)	·		_		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bank	kruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and schedules filed correct.	with this declaration and that they are true and
* Signature of Debtor 1 Signature of Debt	or 2
Date : 08/10 /2018 Date MM / DD / YYYYY	I YYYY

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Case Number (if known) _

Boyd

Last Name

Jarmar

Middle Name

26	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.
	No.
	Yes. Fill in the details.
	Court or agency Nature of the case Status of the case
P	Give Details About Your Business or Connections to Any Business
27	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?
	A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
	A member of a limited liability company (LLC) or limited liability partnership (LLP)
	A partner in a partnership
	An officer, director, or managing executive of a corporation
	☐ An owner of at least 5% of the voting or equity securities of a corporation
	No. None of the above applies. Go to Part 12.
	Yes. Check all that apply above and fill in the details below for each business.
28	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.
	■ No. Tyes. Fill in the details.
	Date issued
Pa	ort 12: Sign Below
	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	$\cdot \cdot \wedge \wedge \wedge \circ \circ \circ \cdot \wedge$
	* William of Dahlar 3
	Signature of Debtor 1 Signature of Debtor 2
	Date
	MM / DD / YYYY
	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
	No
	Yes
	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
	■ No
	Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Decialation, and Signature (United FOITH 119).

Willie

First Name

Debtor 1

Entered 08/20/18 12:09:10 Desc Main Case 18-23451 Doc 1 Filed 08/20/18 Page 59 coate 6 3 ber (if known) **Bøcument** Willie Jarmar Debtor 1 Middle Name Last Name First Name ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: Part 3: Sign Below Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease. Signature of Debtor 2 Date Dated: X

MM / DD / YYYY

Case 18-23451 Doc 1 Filed 08/20/18 Entered 08/20/18 12:09:10 Desc Main DISCLAIMER Deptors have read agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
 a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. **Setoffs** if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court **AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!**

Dated: R / 10 /2018

Willie Jarmar Boyd

X Date & Sign

Record # 758068 Asset Disclosure Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie Jarmar Boyd / Debtor

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 8 / 10 /2018

Willie Jarmar Boyd

X Date & Sign

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Debtor 1	Willie	Jarmar	Boyd		Case Number (if known)		
	First Name	Middle Name	Last Name		- Land Contract (In this land)		
				1211 M.	Column A Debtor 1	Column B Debtor 2 or	
						non-filing spous	ie.
Dor	mployment compension of enter the amount in	if you contend that the amount	received was a henefit		\$0.00	\$0.00	<u>)</u>
unae	er the Social Security	Act. Instead, list it here:	••••••				
For	you						
For	your spouse						
9. Pen ben	sion or retirement in efit under the Social (icome. Do not include any am Security Act.	ount received that was a		\$0.00	\$0.00)
Do i	not include any benef i victim of a war crime	ources not listed above. Specits received under the Social Se, a crime against humanity, out other sources on a separate	Security Act or payments re r international or domestic	eceived			
10a.					\$0.00	\$ 0.00	_
					\$ 0.00	\$0.00	<u>)</u>
10c.	Total amounts from s	separate pages, if any.			\$0.00	\$0.00	<u>.</u>
11. Cald	culate your total curr mn. Then add the tot	ent monthly income. Add line all for Column A to the total for	s 2 through 10 for each		\$4,125.51 +	\$0.00	= \$4,125.51
			osianin B.	ş	3	\$! <u> </u>
Part 2							
		ether the Means Test Applies t					
12. Caid 12a.		nonthly income for the year. I rent monthly income from line			Conviline 11 here	12a.	\$4.40F.F4
		number of months in a year).				120.	\$4,125.51 × 12
12b.		innual income for this part of the	ne form.			12b.	\$49,506.12
13. Cal c	ulate the median far	nily income that applies to ye	ou. Follow these steps:				Ψ+3,300.12 ₁
			rai i ellett allege steps.				
FIILI	n the state in which y	ou live.	IL				
Fill i	n the number of peop	le in your household.	5				
To fi	nd a list of applicable	ncome for your state and size median income amounts, go This list may also be available	online using the link specifi	ied in the separate		13.	\$104,885.00
14. How	do the lines compa	re?					
14a.	x ine 12b is less the Go to Part 3.	han or equal to line 13. On the	top of page 1, check box 1	1, There is no presum	ption of abuse.		
14b.		than line 13. On the top of paq fill out Form 122A-2.	ge 1, check box 2, The pre-	sumption of abuse is o	determined by Form 1.	22A-2.	
Part 3	Sign Below						•
	By signing here, I d	eclare under penalty of perjur	y that the information on th	is statement and in an	v attachments is true	and correct.	
	_ Wil	Willie Jármar Boyd			,		
	Date:: X	/ <i>[O </i> 2018					WOOD OF CANADAGAAA
		· 	m 122A 2				oo
		14a, do NOT fill out or file For					to delicate the second
	ıı you cnecked line	14b, fill out Form 122A-2 and	ille It with this form.				

Document

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Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Willie Jarmar Boyd / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation,

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: \(\frac{1}{2}\) /2018

X Date & Sign

Attorney: Cecil Denard Scruggs